

FROM: ViViBanca S.p.A.
TO: Eridano SPV S.r.l.;
Zenith Service S.p.A.;
BNP Paribas Securities Services, Milan branch;
Moody's;
DBRS



ERIDANO SPV

SERVICER REPORT

Subservicer Report Date:	<input type="text" value="28-mar-22"/>
Relating to the Collection Period:	<input type="text" value="01-mar-22"/> <input type="text" value="28-mar-22"/>
Relating to the Interest Period:	<input type="text" value="28-mar-22"/> <input type="text" value="27-apr-22"/>
Payment Date:	<input type="text" value="28-apr-22"/>

PORTFOLIO DESCRIPTION

	The Aggregate Portfolio				
	Outstanding Principal not yet due	Principal instalments due and unpaid	Outstanding Principal due	Unpaid interest instalment	Total (Principal + Interest)"
	(a)	(b)	(c)=(a)+(b)	(d)	(e)=(c)+(d)
Performing receivables not in arrears	27.482.343,13	239.246,79	27.721.589,92	48.465,23	27.770.055,15
Performing receivables in arrears	1.097.007,91	40.550,82	1.137.558,73	8.656,90	1.146.215,63
Delinquent receivables	112.408,91	12.189,42	124.598,33	2.556,38	127.154,71
Collateral portfolio: Oustading Principal Due	28.691.759,95	291.987,03	28.983.746,98	59.678,51	29.043.425,49
Default receivables	226.336,65	5.267,34	231.603,99	1.918,02	233.522,01
Total portfolio	28.918.096,60	297.254,37	29.215.350,97	61.596,53	29.276.947,50

LOANS IN ARREARS AND DELINQUENT RECEIVABLES

Number of instalments in arrears at the end of collection period	Aggregate Portfolio	
	Total number of loans	Outstanding Principal Due
1	24	297.546,52
2	56	640.631,65
3	14	199.380,56
4	5	55.866,29
5	2	29.642,67
6		
7	4	39.089,37
Total	105	1.262.157,06

DEFAULTED RECEIVABLES

	Aggregate Portfolio		Aggregate Portfolio	
	Cumulative Number of Defaulted Loans	Cumulative Outstanding Principal of Defaulted Loans	Number of Defaulted Loans in the current Collection Period	Outstanding Principal of Defaulted Loans in the current Collection Period
Overdue installment > 8	13	219.550,05		
Loans in "Sofferenza"				
Life damage	141	2.299.257,54	2	12.761,06
Job damage	212	3.595.430,23	2	22.205,23
Defaulted loans	366	6.114.237,82	4	34.966,29

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans
Overdue instalment > 8	4	61.540,83	3	30.502,15	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	127	2.003.786,99	1	12.575,51	2	53.885,64
Job damage	72	1.350.394,42			119	1.849.531,36	21	395.504,45
Total defaulted	87	1.640.944,65	130	2.034.289,14	125	1.961.854,21	24	477.149,82

RECOVERIES ON DEFAULTED LOANS

Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative net default ratio	Cash Trapping Condition	Breach
Overdue instalment > 8	12	210.317,91	0,12%	6,00%	No
Loans in "Sofferenza"					
Life damage	136	2.253.525,84			
Job damage	209	3.418.790,08			
Total defaulted	357	5.882.633,83			

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries
Overdue instalment > 8	4	61.540,83	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	122	1.958.055,29	1	12.575,51	2	53.885,64
Job damage	71	1.243.796,34			117	1.793.275,16	21	381.718,58
Total recoveries	86	1.534.346,57	124	1.979.325,30	123	1.905.598,01	24	463.363,95

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	531.999,81	78.031,85	610.031,66
Prepayments	1.130.067,38	2.456,75	1.132.524,13
Recoveries	40.318,18	844,38	41.162,56
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	1.702.385,37	81.332,98	1.783.718,35
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.702.385,37	81.332,98	1.783.718,35

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 7.841,50
Servicing fees on Default Receivables	1,22%	€ 502,18
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 10.885,35

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
30/04/2022	496.771,06	98.373,69
31/05/2022	497.509,95	96.890,00
30/06/2022	497.963,64	95.278,49
31/07/2022	498.531,70	93.615,15
31/08/2022	498.209,85	91.791,41
30/09/2022	500.193,37	90.170,69
31/10/2022	500.609,30	88.455,38
30/11/2022	499.860,98	86.733,52
31/12/2022	501.191,13	85.016,36
31/01/2023	502.437,76	83.296,43
28/02/2023	502.556,15	81.579,25
31/03/2023	502.814,70	79.853,27
30/04/2023	503.089,90	78.125,51
31/05/2023	503.748,65	76.434,11
30/06/2023	503.365,49	74.705,34
31/07/2023	502.788,52	72.976,76
31/08/2023	502.015,44	71.214,49
30/09/2023	502.834,51	69.523,30
31/10/2023	503.471,78	67.797,99
30/11/2023	503.681,99	66.093,08
31/12/2023	503.328,60	64.390,06
31/01/2024	504.422,43	62.662,01
29/02/2024	505.494,98	60.874,47
31/03/2024	505.554,63	59.190,95
30/04/2024	504.874,61	57.383,53
31/05/2024	504.581,42	55.648,76
30/06/2024	504.773,25	53.923,25
31/07/2024	502.569,61	52.248,24
31/08/2024	501.179,07	50.510,34
30/09/2024	500.101,26	48.813,43
31/10/2024	499.531,82	47.095,22
30/11/2024	499.407,28	45.368,14
31/12/2024	499.510,76	43.696,87
31/01/2025	500.401,90	41.927,27
28/02/2025	500.269,93	40.167,76
31/03/2025	498.647,33	38.448,67
30/04/2025	497.741,45	36.738,61
31/05/2025	496.860,14	35.028,03
30/06/2025	496.062,22	33.393,12
31/07/2025	493.167,32	31.733,16
31/08/2025	491.792,07	29.977,36
30/09/2025	491.138,06	28.305,86
31/10/2025	489.027,10	26.622,91
30/11/2025	489.114,17	24.946,69
31/12/2025	489.564,05	23.206,00
31/01/2026	486.635,43	21.556,43
28/02/2026	474.665,25	19.935,16
31/03/2026	465.544,43	18.341,10
30/04/2026	445.302,00	17.066,29
31/05/2026	419.512,06	15.651,26
30/06/2026	402.105,05	14.167,77
31/07/2026	379.597,04	12.989,33
31/08/2026	363.506,56	11.894,23
30/09/2026	354.131,61	11.407,53
31/10/2026	337.641,34	9.836,38
30/11/2026	321.548,34	8.406,85
31/12/2026	298.484,58	7.931,66
31/01/2027	285.703,86	7.015,25
28/02/2027	263.422,12	5.422,97
31/03/2027	243.646,66	4.436,10
30/04/2027	212.806,74	3.686,11
31/05/2027	187.817,76	2.810,97
30/06/2027	160.091,57	2.589,36
31/07/2027	126.065,52	2.169,35
31/08/2027	87.655,21	1.576,38
30/09/2027	53.581,81	1.506,77
31/10/2027	26.569,82	1.191,17
30/11/2027	4.635,09	867,15
31/12/2027	3.167,16	719,50
31/01/2028	2.479,48	440,13
29/02/2028	1.678,53	185,71
31/03/2028	1.423,23	109,55
30/04/2028	1.243,86	60,72
31/05/2028	728,16	55,79
30/06/2028	730,85	53,28
31/07/2028	733,56	50,75
31/08/2028	736,27	48,23
30/09/2028	739,01	45,68
31/10/2028	741,75	43,13
30/11/2028	744,49	40,58
31/12/2028	569,95	38,00
31/01/2029	201,85	36,03

29/02/2029	117,40	35,29
31/03/2029	117,91	34,81
30/04/2029	118,44	34,33
31/05/2029	118,94	33,86
30/06/2029	119,45	33,38
31/07/2029	119,98	32,89
31/08/2029	120,49	32,41
30/09/2029	121,01	31,93
31/10/2029	121,54	31,43
30/11/2029	122,07	30,94
31/12/2029	122,60	30,45
31/01/2030	123,13	29,95
29/02/2030	123,66	29,46
31/03/2030	124,19	28,96
30/04/2030	124,74	28,46
31/05/2030	125,28	27,96
30/06/2030	125,82	27,45
31/07/2030	126,37	26,94
31/08/2030	126,91	26,44
30/09/2030	127,46	25,93
31/10/2030	128,01	25,41
30/11/2030	128,57	24,89
31/12/2030	129,12	24,38
31/01/2031	129,68	23,86
29/02/2031	130,25	23,33
31/03/2031	130,81	22,80
30/04/2031	131,37	22,28
31/05/2031	131,95	21,74
30/06/2031	132,51	21,22
31/07/2031	133,09	20,68
31/08/2031	133,67	20,14
30/09/2031	134,25	19,60
31/10/2031	134,83	19,06
30/11/2031	135,41	18,52
31/12/2031	136,00	17,97
31/01/2032	136,59	17,42
29/02/2032	137,18	16,87
31/03/2032	137,78	16,32
30/04/2032	138,37	15,77
31/05/2032	138,98	15,20
30/06/2032	139,58	14,64
31/07/2032	140,18	14,07
31/08/2032	140,78	13,52
30/09/2032	87,48	12,95
31/10/2032	55,26	12,60
30/11/2032	55,51	12,37
31/12/2032	55,74	12,15
31/01/2033	55,99	11,92
28/02/2033	56,23	11,70
31/03/2033	56,47	11,48
30/04/2033	56,72	11,25
31/05/2033	56,96	11,02
30/06/2033	57,21	10,79
31/07/2033	57,45	10,56
31/08/2033	57,71	10,32
30/09/2033	57,95	10,09
31/10/2033	58,21	9,86
30/11/2033	58,46	9,63
31/12/2033	58,71	9,39
31/01/2034	58,97	9,15
28/02/2034	59,22	8,91
31/03/2034	59,48	8,68
30/04/2034	59,73	8,44
31/05/2034	60,00	8,19
30/06/2034	60,25	7,95
31/07/2034	60,52	7,71
31/08/2034	60,79	7,46
30/09/2034	61,04	7,22
31/10/2034	61,31	6,97
30/11/2034	61,57	6,73
31/12/2034	61,84	6,48
31/01/2035	62,11	6,22
28/02/2035	62,38	5,98
31/03/2035	62,65	5,72
30/04/2035	62,92	5,47
31/05/2035	63,19	5,22
30/06/2035	63,47	4,96
31/07/2035	63,74	4,70
31/08/2035	64,02	4,45
30/09/2035	64,29	4,19
31/10/2035	64,57	3,93
30/11/2035	64,85	3,67
31/12/2035	65,14	3,40
31/01/2036	65,41	3,15
28/02/2036	65,70	2,88
31/03/2036	65,98	2,62
30/04/2036	66,27	2,35

31/05/2036	66,55	2,09
30/06/2036	66,85	1,81
31/07/2036	67,13	1,55
31/08/2036	67,43	1,27
30/09/2036	67,71	1,01
31/10/2036	68,01	0,73
30/11/2036	68,30	0,46
31/12/2036	45,49	0,18
Total	28.918.096,60	2.946.020,52

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	1.933	18.105.131,04	9.366,34
15.000 - 25.000	590	10.491.681,98	17.782,51
25.000 - 35.000	15	431.223,70	28.748,25
35.000 - 45.000	5	187.314,25	37.462,85
> 45.000			#DIV/0!

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	172	504.835,18	2.935,09
2 - 4	425	3.702.918,01	8.712,75
4 - 6	1.865	24.028.876,18	12.884,12
6 - 8	57	671.298,19	11.777,16
8 - 10	24	307.423,41	12.809,31

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	1.506	16.973.663,46	11.270,69
Abruzzo	219	2.171.499,62	9.915,52
Emilia Romagna	91	1.079.727,19	11.865,13
Friuli Venezia Giulia	10	117.825,69	11.782,57
Lazio	312	3.912.460,96	12.539,94
Liguria	18	177.616,46	9.867,58
Lombardia	381	4.396.443,79	11.539,22
Marche	53	635.842,22	11.997,02
Piemonte	282	2.974.771,65	10.548,84
Toscana	47	528.005,54	11.234,16
Trentino Alto Adige	8	72.658,14	9.082,27
Umbria	23	231.481,18	10.064,40
Valle d'Aosta	10	110.524,34	11.052,43
Veneto	52	564.806,68	10.861,67
Southern Italy	1.037	12.241.687,51	11.804,91
Basilicata	9	149.965,93	16.662,88
Calabria	67	842.915,16	12.580,82
Campania	203	2.592.605,45	12.771,46
Molise	8	99.583,01	12.447,88
Puglia	235	2.543.095,68	10.821,68
Sardegna	31	358.271,23	11.557,14
Sicilia	484	5.655.251,05	11.684,40

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.026	13.353.282,93	13.014,90
CQP	1.139	11.422.113,63	10.028,19
DEL	378	4.439.954,41	11.745,91

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	2.513	28.894.114,94	11.497,86
4	5	55.866,29	11.173,26
5	2	29.642,67	14.821,34
6	-	-	#DIV/0!
7	4	39.089,37	9.772,34

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	266	3.162.642,89	11.889,63
AXA France Vie S.a.	377	4.616.034,70	12.244,12
Metlife Europe Limited	7	55.915,22	7.987,89
Metlife Europe Limited Flat			#DIV/0!
HDI Assicurazioni S.p.A. Vita	195	2.550.117,83	13.077,53
Eurovita S.p.A.	119	1.008.348,62	8.473,52
Credit Life A.G.	773	7.884.348,83	10.199,68
Metlife (GAI)	646	8.345.045,57	12.918,03
Afi Esca S.A.	145	1.426.025,49	9.834,66
Aviva Life S.p.A.	15	166.871,82	11.124,79

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	262	3.138.410,72	11.978,67
HDI Assicurazioni S.p.A. Impiego	195	2.550.117,83	13.077,53
AXA France Iard S.a.	301	3.759.663,22	12.490,58
Great American International Insurance Ltd.	646	8.345.045,57	12.918,03

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	860	11.575.717,34	13.460,14
Private	404	4.439.842,69	10.989,71
Pensioners (Public)	1.139	11.422.113,63	10.028,19
Parapublic (Public)	140	1.777.677,31	12.697,70

THE FIRST TEN EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
POSTE ITALIANE SPA-CENTRO AMM .VO PER	32	345.066,63	10.783,33
ATAC SPA - AGENZIA PER LA MOBI LITA'	15	234.232,03	15.615,47
COOP 25 GIUGNO ARL	15	192.912,11	12.860,81
FIAT CHRYSLER FINANCE SPA	7	93.979,60	13.425,66
AEROPORTI DI ROMA SPA	4	67.586,20	16.896,55
ASM PAVIA SPA	3	56.386,37	18.795,46
AVIATION SERVICES SPAUS	3	54.199,95	18.066,65
TIM SPA	3	50.874,57	16.958,19
ACQUEDOTTO PUGLIESE SPA	3	50.852,76	16.950,92
GS SPA	4	47.154,96	11.788,74

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	1.702.385,37	81.332,98	1.783.718,35
Total amounts paid to the issuer	1.702.385,37	81.332,98	1.783.718,35

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	153.646.519,12	28.196.879,99	181.843.399,11
Total amounts paid to the issuer	153.646.519,12	28.196.879,99	181.843.399,11

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
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STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	28,3019%
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The retention rule (Min 5%) is respected?	Yes
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